

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Debtor, Sharifa S. Muhammad

In Re:

SHARIFA S. MUHAMMAD

Case No.: 18-34545
Chapter: 13
Judge: RG

NOTICE OF REQUEST FOR LOSS MITIGATION – BY THE DEBTOR

I am/ We are the debtor(s) in this case and hereby request loss mitigation with respect to:

Property address: 181-183 Schuyler Avenue, Newark, NJ 07112

Creditor is the holder of: ☒ first mortgage or ☐ second mortgage.

I/We will make adequate protection payments to the above creditor each month in the following amount during the loss mitigation period: See Loss Mitigation Program and Procedures, Section V.A.1.a and VII.B.

Creditor US Bank National Ass'n Amount: \$ 1,556.66 Due date: 2/1/2019

☐ I/We request to be excused from using the Loss Mitigation Portal due to undue hardship as set forth in detail below:

I understand that if the court orders loss mitigation in this case I am required to comply with the Loss Mitigation Program and Procedures and will participate in good faith. I understand that Loss Mitigation is voluntary, and that I am not required to enter into any agreement or settlement with any other party as part of this Loss Mitigation, and understand that no other party is required to enter into any agreement or settlement with me. I also understand that **I am not required to request dismissal of this case** as part of any resolution or settlement that is offered or agreed to during the Loss Mitigation Period. **I also certify that the property in question consists only of real property in which I hold an interest used as a principal residence.**

Date: 1/22/2019

Sharif Muhammad
Debtor

Date: _____

Joint Debtor (if any) _____

Debtor Information:

Print full name: Sharifa S. Muhammad

Mailing address: 181-183 Schuyler Ave., Newark, NJ 07112

Telephone number: (973)698-6903

Email address (if any): sharifamhammad@ymail.com

Debtor's Attorney Information:

Name: Michael S. Kopelman, Esq., Kopelman & Kopelman LLP

Address: 55 Main Street, Hackensack, NJ 07601

Telephone number: (201)489-5500 Fax number: (201)489-7755

Email address (if any): kopelaw@kopelmannj.com

Creditor Information: (if known)

Name: Specialized Loan Servicing LLC, as servicer for U.S. Bank National Ass'n as Tr

Address: 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129

Telephone number: 800-315-4757 Fax number: _____

Email address (if any): _____

Creditor's Attorney Information: (if known)

Name: Denise Carlon, Esq., KML Law Group, P.C.

Address: 216 Haddon Ave., Ste. 406, Westmont, NJ 08108

Telephone number: (201)549-2363 Fax number: _____

Email address (if any): DCarlon@kmlawgroup.com

Pursuant to Section V.A.1.a. of the Loss Mitigation Program and Procedures, the above named creditor has 14 days to file with the court, and serve on the debtor, debtor's attorney and trustee, an objection to this Request.

Revised 9/19/13